

## HOME SINGLE-FAMILY HOUSING PROGRAM

### BACKGROUND

The Division of Housing and Community Development (DHCD) has identified homeownership and the conservation of quality housing as top priorities for allocating federal and state housing resources. A program was established to provide essential home purchase assistance and essential home rehabilitation, and other necessary improvements for dwelling units occupied by low- and moderate-income households.

The source of funds is the U.S. Department of Housing and Urban Development (HUD) HOME Investment Partnerships Program (HOME) and the American Dream Downpayment Initiative (ADDI) program. The Wisconsin Department of Commerce, DHCD awards these funds to local units of government and local housing organizations through an annual competition.

### ELIGIBLE ACTIVITIES

The program is designed to provide funding for homebuyers needing assistance with acquisition (down payment and closing costs), acquisition and rehabilitation, or new construction of homes. The program provides funding for homeowners needing to make essential improvements to their home. HUD Housing Quality Standards will be met upon completion of the rehabilitation and improvement work, including correction of all structural problems and safety hazards. Only permanent modifications to the home are eligible for funding. New construction must also meet the requirements of the Model Energy Code and the Wisconsin Uniform Dwelling Code for One- and Two-Family Dwellings.

### ELIGIBILITY REQUIREMENTS

Eligible applicants for funds under the HSF program include:

- ◆ The governing body of a county, city, village, or town;
- ◆ The elected governing body of a federally-recognized American Indian tribe or band in the State of Wisconsin;
- ◆ Non-stock, nonprofit corporations organized under Chapter 181 Wisconsin Statutes;
- ◆ Religious societies organized under Chapter 187 Wisconsin Statutes;
- ◆ Housing authorities

HOME Single-Family Housing funds will not be awarded to HOME entitlement areas. These areas include the Cities of Beloit, Eau Claire, Green Bay, Kenosha, LaCrosse, Madison, Milwaukee, Racine, and West Allis; and the Counties of Dane, Jefferson, Milwaukee, Ozaukee, Washington, and Waukesha. People residing in these areas should contact the community directly.

Individual households receiving assistance from HOME SF sub-recipients must have household incomes at or below 80% County Median Income (CMI, adjusted for family size). The property must be a single-family residence and the primary residence of the owner.

## **FUNDING**

HOME Single-Family Housing funds, including ADDI, total approximately \$4.5 million for each annual competition. The maximum funding request under the HSF program is \$375,000.00 (activities and administration). While the grant ceiling establishes the maximum that may be requested, individual grants will be awarded only in an amount commensurate with the scope of the proposed program and its capacity.

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